

**Information to identify the case:**

Debtor 1	<u>Robert E. Conway</u>	Social Security number or ITIN	xxx-xx-2026
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Patricia J. Conway</u>	Social Security number or ITIN	xxx-xx-3787
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-10113-JCM			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert E. Conway

Patricia J. Conway

6/11/24

**By the court:** John C. Melaragno  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Robert E. Conway  
Patricia J. Conway  
Debtors

Case No. 19-10113-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Jun 11, 2024

Form ID: 3180W

Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Robert E. Conway, Patricia J. Conway, PO Box 303, Linesville, PA 16424-0303
cr	+ Servbank, SB, Servbank, SB, P.O. BOX 9013, ADDISON, TX 75001, UNITED STATES 75001-9013
15000500	+ Department of Veterans Affairs, PO Box 42954, Philadelphia PA 19101-2954
14991383	+ Holiday Financial Services, 715 West 38th Street, Erie, PA 16508-2626
14991389	#+ Shapiro & DeNardo LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 12 2024 04:06:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 12 2024 00:32:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 12 2024 04:06:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 12 2024 00:32:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: bnc@teampurpose.com	Jun 12 2024 00:32:00	Advance America, c/o Purpose Financial, PO Box 3058, Spartanburg, SC 29304, UNITED STATES 29304-3058
cr	+ Email/Text: BK@servicingdivision.com	Jun 12 2024 00:30:00	Allied First Bank, SB dba Servbank, 3138 E Elwood St, Phoenix, AZ 85034-7210
cr	+ Email/Text: BK@servicingdivision.com	Jun 12 2024 00:30:00	Servbank, SB, 3138 E Elwood St, Phoenix, AZ 85034-7210
15014416	EDI: ATLASACQU	Jun 12 2024 04:06:00	Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601
15014999	+ Email/Text: bnc@teampurpose.com	Jun 12 2024 00:32:00	Advance America, Inc., c/o Purpose Financial, Inc., P.O. Box 3058, Spartanburg, SC 29304-3058
15600566	+ Email/Text: BK@servicingdivision.com	Jun 12 2024 00:30:00	Allied First Bank, SB dba Servbank, 3138 E Elwood St, Phoenix, Arizona 85034-7210
15233408	+ Email/Text: bankruptcy@avidac.com	Jun 12 2024 00:33:00	Avid Acceptance LLC., 6995 Union Park Center

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15004686	+ Email/Text: bankruptcy@consumerportfolio.com	Jun 12 2024 00:33:00	Ste 450, Cottonwood Heights UT 84047-6145 Consumer Portfolio Services, PO Box 57071, Irvine CA 92619-7071
14991381	Email/Text: bnc@teampurpose.com	Jun 12 2024 00:32:00	First American Loans, 3329 E. Broad Street, Whitehall, OH 43213-1062
14991382	+ Email/Text: bankruptcy@firstenergycorp.com	Jun 12 2024 00:32:00	First Energy, 5001 Nasa Boulevard, Fairmont, WV 26554-8248
14991384	+ EDI: PHINGENESIS	Jun 12 2024 04:06:00	Kay Jewelers / Genesis, Po Box 4485, Beaverton, OR 97076-4485
14991386	+ Email/Text: bankruptcyntices@shear.net	Jun 12 2024 00:33:00	NCP Finance Ohio LLC, 205 Sugar Camp Circle, Dept CA, Dayton, OH 45409-1970
14991385	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 12 2024 00:30:00	Nationstar / Mr Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
14996665	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 12 2024 00:30:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
15033757	Email/Text: Bankruptcy.Notices@pnc.com	Jun 12 2024 00:29:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14991387	Email/Text: Bankruptcy.Notices@pnc.com	Jun 12 2024 00:29:00	Pnc Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14991388	Email/Text: Bankruptcy.Notices@pnc.com	Jun 12 2024 00:29:00	Pnc Bank, N.a., 1 Financial Parkway, Kalamazoo, MI 49009
15018017	+ Email/Text: BankruptcyEast@firstenergycorp.com	Jun 12 2024 00:31:00	Penelec, C/O FirstEnergy/Penelec, 101 Crawford's Corner Rd., Bldg. #1, Ste. 1-511, Holmdel, NJ 07733-1976
15004496	+ Email/Text: bankruptcy@firstenergycorp.com	Jun 12 2024 00:32:00	Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248
15686927	+ Email/Text: BK@servicingdivision.com	Jun 12 2024 00:30:00	Servbank, SB, 3138 E Elwood St, Phoenix, Arizona 85034-7210
15014994	+ Email/Text: bnc@teampurpose.com	Jun 12 2024 00:32:00	VSCO of Ohio, Inc., c/o First American Loans, 135 North Church Street, Spartanburg, SC 29306-5138
15500436	+ EDI: WFFC	Jun 12 2024 04:06:00	Westlake Financial Services, 3440 Flair Drive Lockbox 840132, El Monte CA 91731-2823

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr		PNC BANK NATIONAL ASSOCIATION
cr	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court., Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 13, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 11, 2024 at the address(es) listed below:**

Name	Email Address
Christopher A. DeNardo	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com
Daniel P. Foster	on behalf of Debtor Robert E. Conway dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Patricia J. Conway dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Kevin Scott Frankel	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pabk@logs.com logsecf@logs.com
Mario J. Hanyon	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

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